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**State:** District of Columbia **First Filing Company:** American Zurich Insurance Company, ...  
**TOI/Sub-TOI:** 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)  
**Product Name:** Multi-State Commercial Property New Form UCP756 and Rating Rule #43600  
**Project Name/Number:** /43600

## Filing at a Glance

Companies: American Zurich Insurance Company  
American Guarantee and Liability Insurance Company  
Zurich American Insurance Company of Illinois  
Zurich American Insurance Company  
Empire Fire and Marine Insurance Company

Product Name: Multi-State Commercial Property New Form UCP756 and Rating Rule #43600

State: District of Columbia

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rate/Rule

Date Submitted: 02/13/2020

SERFF Tr Num: ZURC-132260436

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 43600

Effective Date 06/01/2020

Requested (New):

Effective Date 06/01/2020

Requested (Renewal):

Author(s): Telese Hampton

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

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**State:** District of Columbia  
**TOI/Sub-TOI:** 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)  
**Product Name:** Multi-State Commercial Property New Form UCP756 and Rating Rule #43600  
**Project Name/Number:** /43600

**First Filing Company:** American Zurich Insurance Company, ...

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: 43600 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 02/13/2020  
State Status Changed: Deemer Date:  
Created By: Telese Hampton Submitted By: Telese Hampton  
Corresponding Filing Tracking Number: ZURC-132260435

### Filing Description:

With this filing, we are introducing an optional water damage deductible and a corresponding rating adjustment to the ISO property deductible Factors.

We have included an Explanatory Memo for you to review.

## Company and Contact

### Filing Contact Information

Telese Hampton, Regulatory Services      Telese.Hampton@zurichna.com  
Analyst  
1299 Zurich Way      847-330-3594 [Phone]  
Schaumburg, IL 60196

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**TOI/Sub-TOI:** 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)  
**Product Name:** Multi-State Commercial Property New Form UCP756 and Rating Rule #43600  
**Project Name/Number:** /43600

**Filing Company Information**

American Zurich Insurance  
Company  
1299 Zurich Way  
Schaumburg, IL 60196  
(847) 605-6000 ext. [Phone]

CoCode: 40142  
Group Code: 212  
Group Name:  
FEIN Number: 36-3141762

State of Domicile: Illinois  
Company Type:  
State ID Number:

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American Guarantee and Liability  
Insurance Company  
1299 Zurich Way  
Schaumburg, IL 60196  
(847) 605-6000 ext. [Phone]

CoCode: 26247  
Group Code: 212  
Group Name:  
FEIN Number: 36-6071400

State of Domicile: New York  
Company Type:  
State ID Number:

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Zurich American Insurance  
Company of Illinois  
1299 Zurich Way  
Schaumburg, IL 60196  
(847) 605-6000 ext. [Phone]

CoCode: 27855  
Group Code: 212  
Group Name:  
FEIN Number: 36-2781080

State of Domicile: Illinois  
Company Type:  
State ID Number:

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Zurich American Insurance  
Company  
1299 Zurich Way  
Schaumburg, IL 60196  
(847) 605-6000 ext. [Phone]

CoCode: 16535  
Group Code: 212  
Group Name:  
FEIN Number: 36-4233459

State of Domicile: New York  
Company Type:  
State ID Number:

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Empire Fire and Marine Insurance  
Company  
13810 FNB Parkway  
Omaha, NE 68154-5202  
(847) 605-6000 ext. [Phone]

CoCode: 21326  
Group Code: 212  
Group Name:  
FEIN Number: 47-6022701

State of Domicile: Illinois  
Company Type:  
State ID Number:

**Filing Fees**

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	ZURC-132260436	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	43600
<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	American Zurich Insurance Company, ...		
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
<b>Product Name:</b>	Multi-State Commercial Property New Form UCP756 and Rating Rule #43600				
<b>Project Name/Number:</b>	/43600				

## Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	First Filing Company:	American Zurich Insurance Company, ...
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Certain Water Damage Deductible Endorsement	81	New		ISO Rating Rule Exception Page .pdf

COMMERCIAL LINES MANUAL  
DIVISION FIVE – FIRE AND ALLIED LINES  
EXCEPTION PAGE

COUNTRYWIDE

SECTION VII  
RATING PLAN RULES

RULE 81
DEDUCTIBLE INSURANCE PLAN
<b>Certain Water Damage Deductible Endorsement – U-CP-756</b>
<p>Water Damage Deductible Adjustment Factor</p> <p>If a Water Damage Deductible applies that is different than the Property Deductible, then a Water Damage Deductible Adjustment Factor is calculated using the following formula and the table of Water Damage Deductible Factors, below.</p> <p><math display="block">[(\text{Water Damage Deductible Factor} \times .25) + (\text{Property Deductible Factor} \times .75)] / \text{Property Deductible Factor}</math></p> <p>The Water Damage Deductible Adjustment Factor is applied to the Property Deductible Factor calculated based on Rule 81.E.4</p>

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Project Name/Number:	/43600		

## Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memo
Comments:	
Attachment(s):	Actuarial Memo.pdf
Item Status:	
Status Date:	

## **Certain Water Damage Deductible**

### **Actuarial Memorandum – Rates**

With this filing, we are introducing an optional water damage deductible and a corresponding rating adjustment to the ISO property deductible factors. The rating adjustment methodology for this optional deductible is based on our current Property Portfolio Protection rating plan and will be used in conjunction with existing ISO deductible factors. Please refer to the exception page included with this filing for more detail on the calculation of the deductible adjustment factor.